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(56) Documents Cited

**EP 0921487 A2 WO 99/49404 A1 WO 98/43825 A1
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US 5577109 A**

(58) Field of Search

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(54) Abstract Title

Pre-paid internet card

(57) A system for making purchases via the internet uses a pre-paid card with a unique code hidden by a scratch off area for telephone validation. The card is purchased in denominations of £5-£100.

The Safety Net Web Card

Introduction

The Safety Net Web Card offers a risk free method of making purchases through the web, as it gives a fully pre-paid option for all consumers. The only requirement will be that the consumers can purchase the card outright through whichever method that they choose.

Card Creation

The card utilises the existing telephone technology to allow the users to make payments over the phone in a controlled manner.

Each card that is printed will be registered with the central computer, which will record the card details. These will include recording the value of the card, the unique code that is stored on the card and the expiry date on the card.

These cards will be printed in a secure environment (and the details recorded centrally) as they will be equivalent to cash. The cards will then be distributed to the pre defined set of vendors, and will be sold in the UK (£) in denominations of:

- £5
- £10
- £20
- £50
- £100

This strategy would not be limited to use in the UK. This will also be extended to other currencies such as the Euro (€), US Dollar (\$) and Japanese Yen (¥), as appropriate.

Card Purchase

At this point the cards will be available for purchase in a selection of retail outlets. The card could be priced at a value slightly over the face value to create an initial revenue stream. The card will be purchased by a consumer and could be used either as a gift or as a tool for purchasing over the web by the consumer. There will be no check on the credit worthiness of the purchaser as cash equal to or slightly above the value of the card will be exchanged depending upon the policy of the card licensee. It will also be possible to purchase the card using a debit or credit card, depending upon which mechanism the retailer has available.

Mediums for Card Use

The card can be used in conjunction with a variety of mediums:

Internet shopping arcade - through a traditional PC based browser mechanism. The arcade will be a predefined number of virtual shops that are able to receive orders using the SAFETY NET WEB CARD.

Games console (such as Dreamcast) - there will be a proprietary view on the web that will allow purchases to be made outright, or allow the consumer to try games as if in a games arcade.

Hand held telephony technology (these items include Psion "type" technology). This will work on the basis of using a browser tool.

Card Use

Internet shopping arcade - this will consist of about 100 shops each of which will be allocated an individual number based on the point at which they joined the arcade (it will not reflect the size of the organisation).

Proprietary web site - for the proprietary sites there will only be a single site that can be accessed which will provide products sourced from a single supplier/organisation.

Card Purchases

For all users of the World Wide Web there will be an opportunity to make secure purchases using the SAFETY NET WEB CARD.

This will take place using several different steps.

Step 1

The initial step will be to purchase a card to the value required. This can be found in the paragraph **Card Purchase**. This will cover all aspects of card purchasing.

Step 2

The user can either:

Read the pre-printed instructions on the back of the card OR

View the more detailed instructions on www.safetyetwebcard.co.uk

These instructions will clearly show the consumer how to use the card, for either a purchase of the entire value of the card, a purchase with a partial value of the card or a purchase that will cover multiple cards.

Step 3

Once the instructions have been completed the consumer can then surf the relevant shopping arcade or proprietary site to identify the product or service that they wish to purchase. The information that will be required at this point will be as follows:

- Web site number (if applicable) - this is the number that would be allocated to a particular supplier if there were multiple "shops" on the site.
- Details of the purchase in terms of a reference number of the item required
- Cost of the product/service
- Delivery Address for the product

In each different shop there will be an order form that will need to be completed with the:

- Personal Pin code
- Delivery address (if required)

as all of the other items (such as product id) will be pre input at the point that the item is selected from the website. The website will then give the user an order id number that will consist of the site id, the product id and an additional unique number.

Step 4

Once the order has been registered on the site it is important to activate the card to ensure that the purchase can be made. The user would then browse off-line to allow the telephone line to be connected to make the call to activate the card.

This will be done by telephoning the SAFETY NET WEB CARD computer. This would be free to any users of the ISP, or would be a premium rate line for any other users.

Once connected to the SAFETY NET WEB CARD computer the users would then input the following information.

The unique combination of number and letters that has been revealed on the card.

This will allow the card to be validated and activated. The telephony system will then recognise the card and will be able to state the following information over the 'phone.

- Balance of the card
- Expiry date of the card

The user will then need to input the following information based on their purchase.

- Value to be released from the card (if the entire value of the card has been released, it will prompt the user to check whether the value of the item will require more than one card to be used in this transaction).
- Order number provided by the website

The SAFETY NET WEB CARD computer will retain this information, and will attempt to match the details against the information that has been input to the "shop" web site. This will need to be an instantaneous match in case there is a requirement to provide the service immediately, such as downloading software from the www to a PC.

When the order has been completed the information is spoken back to the consumer as a confirmation of the order details.

Once the match has taken place the order will then be released and can be fulfilled by the shop.

Step 5

Once the transaction has been completed the user will then be able to browse on-line again. In line with the internet codes of practice, the telephony system will call back to confirm the order. If the user prefers they can receive an e-mail to confirm their purchase if the "shop" has prompted the user for their e-mail address. This will be optional, but one of these mechanisms must be used to ensure that the order is confirmed.

Step 6

On a basis to be agreed with the shops on an individual basis there will be a requirement to transfer the funds from the SAFETY NET WEB CARD bank account to the "shop" bank account. It would be preferable to negotiate terms on an individual basis with a minimum payment terms of 7 days.

This would be done using BACS as the preferred method of payment, and would be part of an automatic process as payments become due.

Safety Net Web Card Income Generation

Purchase Premium Income

For cards where the purchase price of the card is greater than the face value of the cards there will be additional income that will be split between the retailer and SAFETY NET WEB CARD Ltd.

Phone Revenue

As orders are placed, and the cards activated there will be a requirement to use a premium rate line which will generate additional revenue for SAFETY NET WEB CARD Ltd.

Interest Income

This would allow SAFETY NET WEB CARD Ltd to invest any funds received from the sale of cards that have either not yet been used to make a purchase, or that have a residual balance or who have made a purchase where the payment is not yet due on the overnight markets, which would provide SAFETY NET WEB CARD Ltd with a risk free investment that will provide additional interest income.

Fee Income

Once the payment becomes due there will then be a requirement to make the payment to the relevant supplier, providing that the payment has been matched between SAFETY NET WEB CARD and the shop, and that there have been no complaints from the consumer regarding the purchase that has been made.

The payment will be made excluding a 2% charge that will be made to the shop by SAFETY NET WEB CARD as an administrative fee.

Other Card Details

The expiry date of the card will be three months from the point when the card was activated for all denominations other than the £100 card which will have a six month expiry date from activation.

Card Licensing

There is the option to license the use of the card to several different organisations, and it will be branded accordingly. This would ensure that it would be as widely used as possible across a variety of virtual arcades and proprietary sites.

The concept and patent would remain as property of SAFETY NET WEB CARD at all times.

Patent Claims

CLAIMS:

1. Method of arranging a record at a central computer which recording includes a value and a unique code and which record can be used to make remote purchases of goods and services, the method comprising:
allocating a monetary amount to the record; and
giving the unique code to a consumer with no check on the creditworthiness of the consumer.
2. A method as claimed in claim 1, wherein the unique code is given to a consumer in response to the consumer exchanging money or money's worth to a value equal to or greater than the monetary amount.
3. A method as claimed in claim 1 or claim 2, wherein the unique code is marked on a card.
4. A method as claimed in claim 3, wherein the monetary amount is identified on the card.
5. A method as claimed in claim 3 or claim 4, wherein the card comprises a scratch card.
6. A method as claimed in claim 2 or any claim dependent thereon, wherein the money or moneys worth is greater than the monetary amount.
7. A card as claimed in claim 3 or any claim dependent thereon, wherein the card carries usage instructions.
8. A method as claimed in any preceding claim, wherein usage instructions are provided on a Website.
9. A method as claimed in any one of claims 1 to 8, wherein the record further includes an expiry date.
10. A method as claimed in any one of the preceding claims, further comprising making a payment from a consumer to a retailer, the method of making a payment comprising:
identifying a particular record at the central computer;
determining an amount to be deducted from the value of that record;
deducting that amount from the value; and
crediting that amount to the retailer.
11. A method as claimed in claim 10, wherein at least one step of the payment from a consumer to a retailer occurs over the internet.
12. A method as claimed in claim 10 or 11, wherein a consumer activates the record using a telephone prior to making a payment.
13. A method as claimed in claim 10 or 11, wherein the consumer activates the record over the internet prior to making a payment.
14. A method as claimed in any one of claims 10 to 13, wherein a payment comprises deducting an amount from more than one record.
15. A method as claimed in any one of claims 10 to 14, wherein the amount to be deducted is determined by consumer input.
16. A method as claimed in any one of claims 10 to 15, wherein the payment is confirmed by telephone.
17. A method as claimed in any one of claims 10 to 15, wherein the payment is confirmed by e-mail.
18. A method as claimed in any one of claims 10 to 17, further comprising deduction of an administration fee for the payment.

Patent Claims

19. A method as claimed in any one of claims 10 to 18, wherein the payment is for goods or services identified by the consumer in a virtual shopping arcade.
20. A method as claimed in any one of claims 10 to 18, wherein the payment is for goods or services identified at one or more proprietary websites.
21. A method as claimed in any one of claims 1 to 20, wherein the record cannot be used to make a further purchase when the value is zero
22. A method as claimed in claim 21, further comprising deletion of the record when the value is exhausted.



INVESTOR IN PEOPLE

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Databases searched:

UK Patent Office collections, including GB, EP, WO & US patent specifications, in:

UK Cl (Ed.S):

Int Cl (Ed.7):

Other: Online: EPODOC, JAPIO, WPI

Documents considered to be relevant:

Category	Identity of document and relevant passage	Relevant to claims
X	EP 0921487 A2 (NIPPON) see column 10 line 34 - column 11 line 44	1 (at least)
X	WO 00/62248 A1 (POWER PAPER) see page 1 line 14	"
X	WO 00/05684 A2 (EASYNET) see page 17 line 33 - page 18 line 13	"
X	WO 99/49404 A1 (TELCORDIA) see page 7 lines 16-25	"
X	WO 98/43825 A1 (ITTAH) see WPI abstract Acc No 1998-542519 [46]	"
X	JP 100302126 A (MEDIA GRIP) see WPI abstract 1999-050916 [05]	"
X	US 5577109 (CALL PROCESSING) see column 1 lines 16-43	"

X Document indicating lack of novelty or inventive step
Y Document indicating lack of inventive step if combined with one or more other documents of same category.
& Member of the same patent family

A Document indicating technological background and/or state of the art.
P Document published on or after the declared priority date but before the filing date of this invention.
E Patent document published on or after, but with priority date earlier than, the filing date of this application.